



**U.S. Small Business Administration**

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**SMALL**

**BUSINESS**

**START-UP**

**INFORMATION**

**For**

**San Diego and Imperial Counties**

**TABLE OF CONTENTS:**

<b>1. Introduction .....</b>	<b>4</b>
<b>2. Choosing the Right Business for You .....</b>	<b>6</b>
Your Personal Objectives	
Your Talents	
Your Personality Traits	
Do You Have What It Takes?	
Considerations in Choosing Your Business	
Is Your Business Idea Feasible?	
<b>3. Local, State and Federal Business Requirements .....</b>	<b>10</b>
Business Licenses	
Fictitious Business Name	
Business Formation	
State Taxes	
Seller's Permit	
Employer Identification Number	
<b>4. Preparing Your Business Plan .....</b>	<b>14</b>
<b>5. Financing Your Business.....</b>	<b>17</b>
<b>6. Considerations in Operating Home-Based Businesses .....</b>	<b>19</b>
<b>7. SBA Financing Programs .....</b>	<b>21</b>
The Process	
Terms and Conditions	
Eligibility Criteria	
SBA Participating Lenders	

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<b>8.</b>	<b>SBA Management and Technical Assistance Programs .....</b>	<b>24</b>
	Business Resource Center	
	SCORE - Service Corps of Retired Executives	
	Small Business Development Centers - SBDCs	
	Women's Business Programs	
	Government Contracting	
	Minority Enterprise Programs	
	Access SBA Information Electronically	
<b>9.</b>	<b>Selecting Outside Advisors .....</b>	<b>34</b>
<b>10.</b>	<b>Business Organizations .....</b>	<b>35</b>
	Business and Trade Organizations	
	Networking Groups and Organizations	
	Chambers of Commerce	
	Small Business Resources	

## INTRODUCTION

If you are exploring the feasibility of starting a business of your own, you have probably entered the maze of information, infomercials, and never-ending published materials; and, you are probably in a quandary as to where to go from here. Welcome to the world of entrepreneurship, because it is truly both exciting and scary. But, don't let that dampen your enthusiasm, because enthusiasm, optimism and stick-to-it-iveness are the core characteristics of small business owners. We would like to help you channel that enthusiasm and better direct your efforts as you start down the path to exploring that business of your own.

Starting a business is the fulfillment of a lifetime dream for many people. But overlooking details can interfere with the successful implementation of that dream. The majority of small business failures are the result of inadequate planning and poor management. This start-up guide will provide you with an overview of the steps you need to take to avoid some of the common pitfalls.

### Small Business Start Up Guide

We urge you to follow up your study of this guide by attending one of the many workshops on *Starting and Managing Your Business*, which the SBA, SCORE (the Service Corp of Retired Executives) and SBDCs (Small Business Development Centers) offer throughout San Diego County. As you read on, you will learn about other SBA-sponsored training programs, financing programs, free counseling and guidance available to you throughout the life of your business.

This guide contains:

- Information on Choosing the Right Business For You
- Information on Some of the Licenses and Permits You May Be Required to Obtain
- A Business Plan Outline You Should Use to Begin Planning Your Business
- Overview of SBA Loan, Management and Technical Assistance Programs
- A Listing of Various Statewide Organizations and Resources That Will Be of Assistance to You in Starting Your Business

The one characteristic that all entrepreneurs share is that of "risk taking," and starting and owning a small business can be risky. While we cannot assure you that your business will be successful as a result of implementing the steps we discuss in this publication, following them will most certainly begin to minimize the risks. Continued research and planning will further minimize those risks.

We at the SBA know the obstacles that new entrepreneurs face and we salute your courage and creativity. The U.S. Small Business Administration is here to help you through that process, and we strongly urge you to take advantage of our programs and assistance on an ongoing basis.

**We hope you will find this guide useful and wish you luck and entrepreneurial success.**



## CHOOSING THE RIGHT BUSINESS FOR YOU

Although more than one-half million businesses are started each year, owning and operating a business is not for everyone. Many businesses are started without a realistic evaluation of personal objectives, individual talents and personality traits. There is no way to eliminate all the risks associated with starting a small business. However, you can improve your chances of success with research, good planning and preparation. Start by evaluating your strengths and weaknesses as the owner and manager of a small business.

### Your Personal Objectives

- What are your personal needs? Financial objectives?
- How will owning a business affect your family? Standard of living?
- Are you mainly interested in money, power or flexibility?

### Your Talents

- Do you have any special skills or expertise in a particular industry?
- How will your talents help you in the development and operation of your own business?
- How good are you at making decisions? Planning and organizing?
- Do you like to sell? Can you sell? You will be required to sell yourself, your company and your products or services.

### Your Personality Traits

- Are you a self-starter? Is your drive strong enough to maintain your motivation? It will be up to you--not someone else telling you--to develop projects, organize your time and follow through on details. Running a business can wear you down. Some business owners burn out by having to carry all the responsibility on their shoulders. Strong motivation to make the business succeed will help you survive slowdowns as well as periods of burnout.
- Are you authoritarian or a team player? How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people--customers, employees, bankers, lawyers, accountants, vendors.
- Are you willing to risk everything you own? Will you be able to live with the fear of loss? Will your family?

The chart on the following page will help you decide if you have "what it takes" to run a business. Be honest!

## Do You Have What It Takes?

Starting a business is risky at best; but your chances of making it will be better if you first understand whether you have what it takes. Below are some questions to help you evaluate whether you do.

### ***Questions to Ask Yourself***

#### **1. Are you a self-starter?**

- ☐ I do things on my own. No one has to tell me to get going.
- ☐ If someone gets me started, I keep going all right.
- ☐ Easy does it. I don't put myself out until I have to.

#### **2. How do you feel about other people?**

- ☐ I like people and can get along with just about anyone.
- ☐ I have plenty of friends and don't need anyone else.
- ☐ Most people irritate me.

#### **3. Can you lead others?**

- ☐ I can get most people to go along when I start something.
- ☐ I can give the orders if someone tells me what we should do.
- ☐ I let someone else get things moving, and then I go along if I feel like it.

#### **4. Can you take responsibility?**

- ☐ I like to take charge of things and see them through.
- ☐ I'll take over if I have to, but I'd rather let someone else be responsible.
- ☐ There's always some eager beaver around wanting to show how smart s/he is. I say let 'em.

#### **5. How good an organizer are you?**

- ☐ I like to have a plan before I start. I'm usually the one to get things lined up.
- ☐ I do all right unless things get too confused; then, I quit.
- ☐ I get all set and then something comes along and presents too many problems. So, I just take things as they come.

#### **6. How good a worker are you?**

- ☐ I can keep going as long as I need to. I don't mind working hard for something I want.
- ☐ I'll work hard for a while, but when I've had enough, that's it.
- ☐ I can't see that hard work gets you anywhere.

#### **7. Can you make decisions?**

- ☐ I can make up my mind in a hurry if I have to. It usually turns out okay, too.
- ☐ I can if I have plenty of time. If I have to make up my mind fast, I think later that I should have decided the other way.
- ☐ I don't like to be the one to decide things.

#### **8. Can people trust what you say?**

- ☐ You bet they can. I don't say things I don't mean.
- ☐ I try to be on the level most of the time, but sometimes I say what is easiest.
- ☐ Why bother if other people don't know the difference?

#### **9. Can you stick with it?**

- ☐ If I make up my mind to do something, I don't let anything stop me.
- ☐ I usually finish what I start--if it goes well.
- ☐ If it doesn't go right immediately, I quit. Why beat my brains out?

#### **10. How good is your health?**

- ☐ I never run down!
- ☐ I have enough energy for most things I want to do.
- ☐ I run out of energy sooner than most of my friends.

Now total the number of checks you have next to the first, second and third answers. If most of your checks are beside the first answers, you probably have what it takes to run a business. If not, you're likely to have more trouble than you can handle by yourself. Better find a partner who is strong on the points on which you are weak. If most of your checks are next to the third answers, even a good partner will not be able to shore you up.

## Considerations in Choosing Your Business

### **What kind of business should I start?**

An often-asked question is “What kind of business should I start?” No one can answer this for you. A particular business generally succeeds or fails based on its market, the skill of the owner(s) and workers and the quality of the product or service...not because of the type of business.

- **Your experience**
- **Your talents**
- **Your interests**

Your experience is most important when you are considering starting a new business or purchasing an existing one...less important when buying a franchise. If you start a new business or purchase an existing one, past experience in that particular industry may help you to better understand your customer market, the operating cycle of the business and the practices unique to the trade, and help you to avoid costly mistakes. If you buy a proven franchise, your purchase should include a developed technical support system that makes previous experience in the industry less important.

Consider working or volunteering (in as many positions as possible) in a business similar to the one you want to start or buy before you open your own. This way you can "test drive" it before committing. Other ways of exploring the business are to attend association and networking meetings within the industry and talk to other entrepreneurs. Ask questions and more questions. Entrepreneurs love to talk about their businesses and share experiences.

### **Is Your Business Idea Feasible?**

One of the common mistakes made by people whose new businesses flounder and fail is that they blindly pursued business ownership without adequately evaluating whether the idea was feasible. Evaluating the feasibility of a business allows you to make a more informed "go" or "no go" decision, and involves a detailed examination of financial, personal and market realities. Some of the key elements that should be explored and honestly appraised include:


- Do you have enough money to get your idea off the ground without going into debt? If not, where are you going to get your money? Do you have enough cash and the right combination of prior experience, credit status and other tangible assets to secure financing for the venture? Are you willing to take the risks of loss associated with assuming debt?



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- Can the business generate enough cash to pay its expenses as well as our desired level of owner profit?
  - Are your management skills adequate to oversee and develop the business operations and market and sell your product or service?
  - Is there a demand for your product or service? Can you really compete and stay competitive with other businesses that have been at it longer and enjoy an established reputation?
  - Have you done research on market demand or have you just assumed that people need or want your product or service?
  - Are the rewards from the business, both monetary and personal, worth the effort and investment you are going to have to make? What is the worst thing that could happen if you go into business for yourself? Are you capable and willing to deal with the worst possibility if it occurs?

***On the Upside....***

*It's true; there are a lot of reasons not to start your own business. But, for the right person, the advantages of business ownership far outweigh the risks.*

- You get to be your own boss.
  - Hard work and long hours directly benefit you, rather than increasing profits for someone else.
  - Earnings and growth potential are far less limited.
  - A new venture is exciting.
  - Running a business will provide endless variety, challenge and opportunities to learn.
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## LOCAL, STATE AND FEDERAL BUSINESS REQUIREMENTS

If you are operating a home-based or service business, you might find it inconceivable that would have to comply with any of the numerous local, state and federal regulations; but, in all likelihood, you will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape and pinch on your budget in the short term, but could be an obstacle as your business grows. Up front and before you do anything else, take the time to research the applicable regulations and build your business so that it will be in compliance from Day One.

Below is a checklist of the most common requirements that affect small business, but it is by no means all-inclusive. Bear in mind that regulations vary by industry. (If you're in the food service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet.) Being out of compliance in any aspect of your business could leave you legally unprotected, lead to expensive penalties and jeopardize your business.

### Business Licenses

#### California Permit Assistance

[www.calgold.ca.gov](http://www.calgold.ca.gov)

There are many types of business licenses, state and local as well as professional. Depending upon what you do and where you plan to operate, most businesses will be required to have a license of some sort. Licenses are administered by a variety of departments, so first check with the Business License Office or the Tax Collector in the city or county where you plan to do business.

#### Business License

Business licenses are acquired through the city office where your business will be located. Many of the city offices have On-line forms. There is a listing of the various city offices in San Diego County and their contact information, in the back of this publication.

## Fictitious Business Name

**County Assessor/Recorder/  
Clerk's Office  
1600 Pacific Hwy  
Room 260  
San Diego, CA 92101  
(619) 237-0502**

**North County  
334 Via Vera Cruz  
Suite 150  
San Marcos, CA 92069  
(760) 940-6858**

Registering your business name, after doing a search to make sure it is not already being used protects you from others that might be using the same name. It also gives you grounds to prevent your competition from using your name.

### **Federal Self-employment Tax**

Everyone must pay Social Security Tax. If you're self-employed, your Social Security contribution is made through the self-employment tax. You will also need to determine how best to report earnings and pay your business taxes.

Contact the Internal Revenue Service at 1- (800) 829-1040, or visit any office of the IRS for more information. There are publications, counselors and workshops available to help you set up and understand this very important aspect of your business.

## **Business Formation**

**Articles of  
Incorporation  
and  
Name Availability**

You must decide, for tax purposes, if your business will be structured as a sole proprietorship, partnership or corporation. Partnerships should be legally established using an attorney to develop a partnership agreement. If you have decided to incorporate your business, contact:

The Secretary of State's Office  
1350 Front Street, Suite 2060  
San Diego, CA 92101-3690  
[www.ss.ca.gov/business/business.htm](http://www.ss.ca.gov/business/business.htm)

## **State Taxes**

**CA Franchise Tax  
Board**

**7575 Metropolitan Dr.  
Suite 201  
San Diego, CA 92108  
1-800-852-5711**

You must file your state business taxes separately if you are a partnership or corporation. If you are a sole proprietorship, you file through your personal income taxes. You can obtain the necessary business tax forms and general information from the Franchise Tax Board, which has local offices located throughout California.

## ***Seller's Permit***

### **[CA Board of Equalization](#)**

**Business Office:**

**(619) 525-4526**

**Tax Information:**

**(619) 525-4485**

**North County:**

**(760) 510-5850**

You will need a Seller's Permit or a Resale Number if you plan to sell products. It allows you to purchase inventory from suppliers without paying taxes.

San Diego Office

1350 Front Street

Suite 5047

San Diego, CA 92101-3698

North County Office

334 Via Vera Cruz

Suite 107

San Marcos, CA 92069-2694

## **Employer Identification Number**

Many cities and towns require that you register and pay a fee to do business there. Contact the Tax Collector's Office in the city and/or county where your business will be located.

### **[Internal Revenue Service](#) for**

**Taxpayer  
Identification**

**Number:**

**1-800-829-1040**

**Forms and**

**Publications:**

**1-800-829-3676**

If you have employees, you are required to have an Employer ID Number. You may also get one if you don't have employees and find it preferable to using your social security number on business-related transactions. Contact the Internal Revenue Service to obtain a [Taxpayer Identification Number](#).

San Diego Office

880 Front Street

First Floor, 1295

San Diego, CA 92188

North County

1 Civic Center Drive

San Marcos, CA 92069

***If You Plan to Hire Employees...*****Workers' Compensation Insurance**

You are required to carry Workers' Compensation Insurance if you have employees. If an employee is injured on the job, this insurance will cover his or her medical bills, for which you would otherwise be liable. You can obtain a policy from many private insurance companies as well as the State Compensation Insurance Fund. Contact the [California Industrial Relations Department](#), which has offices throughout the State.

**State Withholding Taxes**

If you have paid more than \$100 in wages to an employee in a given calendar quarter, you are required to withhold taxes for state disability insurance, personal income taxes, unemployment insurance and employment training. You must register for an employer account number. Contact the [Employment Development Department](#) of the State of California for guidelines, information and to register. Check your local telephone directory for the office nearest you, or call (415) 749-7599 for a referral.

**Federal Withholding Taxes**

You are required to withhold income tax, Social Security (FICA), be liable for the employees' portion of Social Security taxes and pay Federal Unemployment Tax, under certain circumstances. Nonpayment of federal employer taxes can result in audits, penalties, difficulties obtaining bank financing and closure of your business. Contact the [IRS](#) at 1- (800) 829-1040.

## PREPARING YOUR BUSINESS PLAN

### **Blueprint for Your Business**

Developing a business plan is widely considered to be the most important thing you do before going into business. After start-up, a business plan is a personal management tool you should continue using to assist you in the ongoing development of your business. Many refer to the business plan as being the blueprint or roadmap for your business. A thoroughly researched and well thought out business plan will clarify your goals, focus your energy, give direction to your work and, help you gauge your progress. For businesses seeking financing, it is a tool for raising capital. To obtain a loan or attract investors, you will need to present a cohesive picture of your business, the management team, why it will succeed and how you intend to repay the investors.

### **The Format**

There is no magic formula. No business-planning outline is totally comprehensive in its content or coverage. The following outline will get you started in the right direction; and, not every question will apply to you or your type of business.

## **Your Business Plan**

### **I. EXECUTIVE SUMMARY**

- The Executive Summary is the first component of your business plan, but is prepared after all other elements of the plan. It succinctly summarizes (in no more than 2 pages) the Organization Plan, Market Plan and Financial Plan. It should be thoughtfully written, as often, potential investors will not get into the body of the plan if their interest is not captured at this point.

### **II. ORGANIZATION PLAN**

#### **The Business**

- Describe the business, including history, legal structure, major products or services, and personnel.
- Discuss the business' major strengths and limitations, goals (for sales, new product development, growth, etc.).

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### **Operations**

- Describe the hours and days of operation, equipment and supplies needed and inventory storage and maintenance.

### **Management and Organization**

- Describe the current and anticipated legal structure for your business (sole proprietorship, partnership or corporation).
- Describe the personal and management expertise of all principals (append resumes) and the percentage of interest or stock that each principal holds. Discuss your succession plan in case of the loss of key personnel.
- Describe your proposed organizational structure (include an organizational chart) and specifically identify the responsibilities of and compensation for each position (append position descriptions).
- Describe professional resources (attorney, accountant, consultants and advisors) available to the business.
- Discuss your personnel policies (append a copy) and compensation packages.

## **III. MARKET PLAN**

### **Industry**

- Describe the size, maturity and competitive nature of your industry, any barriers to entry and growth and the effect of economic swings upon the industry.
- Discuss the role of government regulations in the industry as current and future trends in the industry, technologies being used, and seasonality (if appropriate).

### **Location**

- Describe your location in terms of geography, customer access, and proximity to competitors and transportation, distribution of goods and zoning.

### **Product or Service**

- Describe all the products and services the business offers, cost and profit of each, and the breakeven point.
- Discuss patents, trademarks or proprietary features.

### **Market Analysis**

- Describe your target market--who will buy your product or service and why--and target market demographics and trends.
- Discuss your competition--who has what share of the existing market, and where your business will fit into that picture.

### **Market Strategy**

- Describe the difference between your product or service and that of your competitors and your pricing scheme or fee structure in light of competition and your product or service.
- Discuss the type and number of sales staff needed.
- Describe credit policies for your customers.
- Describe your advertising plan, and include an advertising budget.

## **IV. FINANCIAL PLAN**

- Include monthly financial projections for the first year and annual projections for the next two years using the following financial tools:
  - ☒ Income Statement (also called Profit and Loss Statement)
  - ☒ Balance Sheet
  - ☒ Cash Flow Projection
- Include a financial analysis using the following financial tools:
  - ☒ Break-even Analysis
  - ☒ Analysis of Key Business Ratios

## **V. APPENDICES**

- ☒ Articles of Incorporation; Partnership Agreements
- ☒ Copies of leases
- ☒ Resumes, position descriptions
- ☒ Personnel Policies
- ☒ Market Survey Results

**\* Note:** A comprehensive workshop to help you develop and write *Your Business Plan* is presented once each month by [SCORE](#). See pages 25 – 27 for details.



## FINANCING YOUR BUSINESS

More than 80% of new entrepreneurs start their businesses without any commercial loans or debt financing. Not to saddle themselves with debt, entrepreneurs often choose to obtain their initial financing from their own savings, from friends and family members, and informal investors.

Commercial lenders prefer to finance a business with a track record and plan for growth based on experience in the industry. However, many start-up businesses need smaller loans; and, SBA lenders do make loans under \$100,000 to start up businesses. *(Please see the SBA website: [www.sba.gov/financing](http://www.sba.gov/financing).)*

### How to Apply for a Loan

**Loan applications are obtained from participating lenders (See page 23).**

Generally, the following documentation is required:

- ☒ A current profit and loss statement and balance sheet for existing businesses.  
For new businesses: a proforma balance sheet and a one year projection of profit and loss on a monthly basis.
- ☒ A current personal financial statement for each principal of the business having 20% or more ownership.
- ☒ Itemized use of proceeds.
- ☒ Itemized list of collateral with an estimate of current market value and liens against the collateral.
- ☒ For new businesses: a comprehensive, well documented, carefully researched Business Plan.
- ☒ A schedule of business debt, aging of accounts receivable and payable.
- ☒ Personal and business tax returns for the last three years.
- ☒ Copy of lease and any contracts or agreements pertinent to the applicant.
- ☒ Business organization documentation, i.e. corporation articles, partnership agreement, fictitious name statement.

Traditional lenders hesitate to make microloans (under \$50,000) because of the administrative and servicing costs. However, the following “micro

lenders” do provide such loans: CDC Small Business Finance Corp. and the Banker’s CDC. Both of these lenders are represented by Susan Lamping at (619) 291-3594.x339

When seeking commercial financing, it is imperative that you be prepared to discuss your project with a loan officer. You are encouraged to do this only after compiling the listed items.

The U.S. Small Business Administration is the largest source of long-term small business financing in the nation. In order to determine whether you qualify for and if a SBA business loan best suits your financing needs, please read this material carefully. If you have further questions, please contact your own banker, one of the active SBA guaranteed lenders or an SBA Loan Officer.

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## CONSIDERATIONS IN OPERATING A HOME-BASED BUSINESS

In starting their businesses, many entrepreneurs consider basing their businesses in their homes for a number of reasons: minimizing their risks by keeping a low overhead; the business is not driven by clients/customers coming to their location; they can combine running a business with the need to care for other family members; it affords more flexibility in terms of work hours, etc. As a consequence, a growing number of businesses today are home-based.

Not everyone, however, is suited for working in his or her own living environment. Many home-based business owners have cited isolation as being a major problem; others point to the lack of the necessary self-discipline. The only difference between starting a business in your home versus commercial space is the location. All the other rules of entrepreneurship apply: You must determine whether you have what it takes to be an entrepreneur; you must do the necessary research and homework; and, you must develop a business plan.

Many of our nation's well-known businesses started out as home-based businesses, companies like Hershey Candy Bar, Mary Kay Cosmetics and Hewlett-Packard.

Let's look at some of the special considerations that you should consider in establishing your business in your home:

- **You must be self-disciplined.** You cannot be distracted from your business by the demands of family, visiting neighbors, etc. You must be able to set limits and plan your time. The relaxed environment of working at home should not distract you from running the business.
- **You should treat your business as though you're operating in commercial space.** This means establishing and maintaining set hours and an environment of professionalism. Have dedicated space that is used for your business and absolutely nothing else. No matter what you have scheduled for the day, dress for work.
- **Create a supportive business environment.** You will have a need to have the furnishings and technological support of a commercial office, including

desk, chair, filing system, computer, separate business telephone line and answering system, fax machine, copier, supplies and inventory.

- **Establish a solid structure for your business.** Choose the legal form for your business. Many home-based businesses are sole proprietorships; but ensure that the legal form you choose is appropriate to your business. Set-up an effective record keeping system, and ensure that you are in compliance with all tax requirements. Make sure the business use of your home is compatible with your existing homeowner's policy. You might need a commercial policy for full protection.
- **Ensure that it is legal to operate out of your home.** Contact the city or county where you reside to obtain a copy of your zoning ordinance. If you live in a condominium, check with your condo association, as some prohibit the operation of a home-based business.
- **Maintain a good relationship with your neighbors.** Avoid complaints that can arise from the traffic presented by clients visiting you or delivery trucks.
- **Build a supportive network among family members.** It is important that your family members understand and support you in the business because a home-based business will more often than not present some disruption to their lifestyle and privacy.

#### ***Some Home-Based Do's and Don'ts***

- Keep your home-based business separate from your home life. Never combine household and business errands.
- Establish regular hours, and start your day as if heading for the office. Dress appropriately.
- Have dedicated space and a dedicated telephone line that is used for nothing else.
- Learn to discipline yourself and stay within your time schedule.
- Avoid loneliness and isolation by getting out often to clients, networking and association meetings.

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## SBA FINANCING PROGRAMS

### The Process

Loans are made by private lenders. The SBA guarantees a percentage of the loan amount up to \$2 million. You submit your loan application to a lender that participates in the SBA loan guaranty program and, therefore, must meet the SBA eligibility and credit requirements as well as those of the lender. If the lender approves the application, it is then submitted by the lender to the SBA for approval, or approved internally if the lender is a Preferred Lender by SBA. (Please see page 23 for a listing of [participating SBA lenders](#).)

### Terms and Conditions

- Loan Limits:** SBA guarantees a percentage of the loan amount to the lender. There is a fee on the guaranteed amount; this may range from 1% to 3.5% of the guaranteed portion depending on the amount of the loan. While SBA does not set a minimum loan amount, many lenders do not make loans under \$50,000. In response, the SBA has developed other loan programs to encourage lenders to make loans under \$100,000. For loans of between \$1000 and \$35,000 SBA has developed the [Microloan program](#) through nonprofit community based lenders (intermediaries).
- Use of Proceeds:** Loan proceeds may be used for a variety of business purposes, including working capital, inventory, machinery and equipment, leasehold improvements and the acquisition or construction of commercial business property.
- Loan Term:** The maturity of the loan is determined by the use of the loan proceeds and may vary from five to ten years for working capital, up to twenty-five years for fixed assets such as the purchase or major renovation of real estate or the purchase of equipment (not to exceed the useful life of equipment).
- Interest Rates:** Interest rates are negotiated between the lender and the borrower; however, lenders generally may not charge more than the prime rate plus 2.25% for loans less than seven years and 2.75 percent over prime for loans seven years or longer. Interest rates may be higher on loans under \$50,000.

**Collateral:**

SBA requires that sufficient assets be pledged as collateral for the loan to ensure that the business owner has a substantial interest in the success of the business. As a matter of policy, a borrower will not be declined solely for lack of collateral. Personal guarantees are required of anyone owning 20% of the business as well as from the chief executive officer without respect to his or her ownership.

**Eligibility Criteria**

The business must be for-profit and qualify as a small business under the SBA size standard criteria. The applicant(s) must be of good character and demonstrate sufficient management expertise and commitment to provide reasonable assurance of a successful business operation.

Size standards vary widely, depending upon the industry. As a general rule, your business is within SBA size limits if it is in manufacturing or wholesaling and has fewer than 100 employees, or in retailing or service with annual sales under \$6 million.

The applicant must have a historical earnings and cash flow record or probable future earnings that demonstrate the ability to repay the loan. As a rule, the SBA requires that the borrower have a minimum capital injection for a new business start-up or business acquisition equal to one-third of the total project cost. For an existing business, acceptable tangible net worth is required demonstrating that the business can operate on a sound financial basis.

Businesses **ineligible** for SBA assistance include those engaged in speculation, lending, investment and residential real estate acquisition. Multi-level marketing schemes and gambling or illegal operations are also ineligible.

## SBA Participating Lenders

Revised – 12/01/04

\* Preferred Lender    <sup>E</sup> SBA Express    <sup>C</sup> Community Express

Banco Popular* <sup>E</sup> Liz Schaper (619) 246-1963	Community First National Bank* Al Duran (619) 667-8617	Neighborhood National Bank* Patti Staples (619) 789-4418	Sunrise Bank* Randy Cundiff (858) 625-8855
Bank of America* <sup>E</sup> (800) 263-2055	Community National Bank* Gary Youmans (760) 723-5078	North Island Financial Credit Union Jeff Stone (619) 778-8227	Temecula Valley Bank * (909) 506-1290
Borrego Springs Bank* <sup>E</sup> (619) 668-5159	Discovery Valley Bank* <sup>E</sup> (760) 736-8900	Pacific Capital Bank* Tony Parker (619) 260-4405	Union Bank* Eugene Gonzalez (909) 495-1817
Bridge Bank* Laura Vannatter (619) 295-6115	1 <sup>st</sup> Centennial Bank John Clark (760) 745-9370	Pacific Union Bank Henry Ha (213) 386-5168	United California Bank David Wang (626) 685-7221
California Bank and Trust* <sup>E</sup> Andrea Roberts (800) 585-1722	1 <sup>st</sup> Pacific Bank * <sup>E</sup> (858) 677-7860	Ramona National Bank Art Demarillas (760) 788-8788	Unity Bank* James Jeong (714) 736-5703
California Center Bank* Jason Kim (213) 381-2222	First Future Credit Union Richard Yuen (858) 657-5502	Rancho Bernardo Community Bank* Ben Price (858) 613-7983	US Bank* <sup>E C</sup> Tim Nager (858) 452-2722
CDC Small Business Finance Corp.* Kurt Chilcott Susan Lamping (Micro Loans) (619) 291-3594	First National Bank* <sup>E C</sup> Robert Pedersen (619) 338-1429	San Diego Community Bank* Jocelyn Brown (619) 476-3251	Valley Independent Bank* Jeff Hester (760) 337-7082
CIT Small Business Lending* Keith McLaurin (858) 547-0266	First National Bank of North County* Chuck Tarquini (760) 736-6059	San Diego National Bank* Marty Spuehler (858) 623-3248	Vineyard Bank* Tammy Dewitt (866) 427-0722
Citi Bank* <sup>E</sup> Travis Levy (858) 487-4774 Ron Coomes – Real Estate (619) 921-5433	GE Capital* Dan MacNamara (800) 999-9488	Seacoast Commerce Bank Louis Cumming (619) 476-7776	Wells Fargo Bank* <sup>E C</sup> (800) 545-0670
CNL Commercial Finance, Inc.* Andy Zimbalist (760) 753-7300	Hanmi Bank* Young Oh (858) 467-4804	Security Business Bank Tom Welch (619) 794-2830	<u>VENTURE CAPITAL:</u> Hamilton Technology Ventures, LP Paul Bouchard (858) 314-2350
Comerica Bank* Tim Schutte (760) 730-7902 Robyn King (760) 918-9810	Innovative Bank <sup>C</sup> Don Pullease (800) 383-8306	Southwest CommunityBank* <sup>E</sup> Dennis Stytz (760) 479-2123 (877) 792-7722 Toll Free	Huntington Capital (858) 259-7654
	LaJolla Bank* Jeremy Wilson (760) 743-0990 x1908		IngleWood Ventures, L.P. Daniel Wood (858) 792-3579
	Landmark National Bank Ron Perry (858) 947-2329	Sun Community Federal Credit Union Harold Walk (760) 336-8672	Shepherd Ventures George Kenny (858) 509-4744
			Sorrento Associates (858) 452-3100

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## SBA MANAGEMENT AND TECHNICAL ASSISTANCE PROGRAMS

### Business Resource Center

SBA has opened a unique tool for small businesses – the Business Resource Center (BRC) in San Diego. The BRC offers a wide range of tools to assist businesses with business planning, market research and training.

The BRC functions as a reference library, which provides material on a wide spectrum of topics such as marketing and financial resources and which has a strong emphasis on creating business plans.

The Entrepreneur Magazine Group has provided the BRC with a series of planner kits specific to different businesses covering everything from ad agencies to window washers.

The BRC rounds out its reference capabilities with a range of other publications and a collection of videotapes all oriented to helping small businesses help themselves.

#### **Business Resource Centers:**

San Diego District Office (Downtown)  
550 West “C” Street, Suite 550  
San Diego, CA 92101-3500  
(619) 557-7250  
Hours: 9:00 a.m. – 3:00 p.m., Monday – Friday

Southwestern College  
[Small Business Development and International Trade Center](#)  
900 Otay Lakes Road, Building 1600  
Chula Vista, CA 91910  
(619) 482-6391  
Hours: 10:00 a.m. – 6:00 p.m. Monday – Friday with extended hours on  
Thursday until 8:00 p.m. and every Saturday 10:00 a.m. – 1:00 p.m.

North San Diego  
[Small Business Development Center](#)  
1823 Mission Avenue  
Oceanside, CA 92054  
(760) 795-8740  
Hours: 8:00 a.m. – 5:00 p.m. Monday – Friday  
8:00 a.m. – Noon Saturday



## **SCORE**

### **SCORE:**

**(619) 557-7272**

The SBA has a variety of management and technical assistance programs to assist both new and expanding businesses. For those who are exploring self-employment or have decided to start their own businesses, we recommend that you call to schedule an appointment with a SCORE counselor and attend the SCORE workshops listed below:

### **Meeting with a SCORE Counselor**

**Online Counseling  
at: [www.score.org](http://www.score.org)**

SCORE is a volunteer management counseling program sponsored by the SBA, comprised of active and retired business executives who volunteer their time counseling and advising small business owners on the many aspects of starting and better managing their businesses. The advice provided by these men and women is priceless, but the services are free to you. Remember whatever path you're following in building or expanding your small business, there is a SCORE counselor who has already traveled that same path. Avoid some of the pitfalls and bumps in the road by learning from their experience. You can take advantage of this service as often as you like for as long as you like. SCORE counselors provide one-on-one counseling at the centers listed below, as well as counseling at your place of business. All counseling is free and confidential and provided by experienced business managers. Call for an appointment.

### ***SCORE Counseling Centers***

<b>San Diego (Main Ofc.)</b>	(619) 557-7272	<b>La Jolla</b>	(858) 454-5718
<b>Carlsbad</b>	(760) 931-8400	<b>Ocean Beach</b>	(858) 223-4906
<b>Chula Vista</b>	(619) 420-6602	<b>Oceanside</b>	(760) 722-1534
<b>East County</b>	(619) 440-6161	<b>Pacific Beach</b>	(858) 273-3303
<b>Encinitas</b>	(760) 753-6041	<b>Poway</b>	(858) 748-0016
<b>Escondido</b>	(760) 745-2125	<b>Ramona</b>	(760) 789-1311
<b>Fallbrook</b>	(760) 728-4767	<b>Rancho Bernardo</b>	(858) 487-1767
<b>Gaslamp-Downtown</b>	(619) 233-5227	<b>San Marcos</b>	(760) 744-1270
<b>Hillcrest</b>	(619) 299-3330	<b>Santee</b>	(619) 449-6572
<b>Hispanic</b>	(619) 702-0790	<b>Spring Valley</b>	(619) 670-9902

**2004/2005 Schedule** The *How to Start and Manage Your Own Business* workshop, is held once or twice monthly. From the first idea to the first dollar, this workshop will outline the way to owning or operating a successful business.

Workshop Agenda:

- ☒ The Owner/Manager's Role
- ☒ Accounting – What you should know
- ☒ Business Entities and Regulations
- ☒ Start-Up Financing
- ☒ Marketing and Advertising
- ☒ Your Business Plan
- ☒ Sources of Information

**Cost: \$64/\$74      Time: 9:00am 'til 4:15pm**

Dates: Dec. 7, Jan. 4 & 22, Feb. 8 & 26, Mar. 19, Apr. 9 & 26, May 14 & 31, June 18

**Workshop Location:**

All SCORE Workshops are held at this location.

Pre Register Online:

[www.score-sandiego.org](http://www.score-sandiego.org)

**Other SCORE Workshops:**

**See above for location**

**Call: (619) 557-7272**

**Mission Valley Campus of**

**Pt. Loma Nazarene University (PLNU)**

4007 Camino del Rio South  
San Diego

***16 Successful Business Tactics***

**Cost: \$64/\$74      Time: 9:00am 'til 3:00pm**

Dates: Dec. 14, Jan. 25, Mar. 1, Apr. 2, May 3, June 28

***How to Develop Your Competitive Advantage***

**Cost: \$64/\$74      Time: 9:00am 'til 3:00pm**

Dates: Jan. 11, Feb. 12, Mar. 8, Apr. 16, May 10, Jun. 11

***How to Write a Winning Business Plan***

**Cost: \$89/\$99      Time: 8:30am 'til 4:15pm**

Dates: Dec. 11, Jan. 26, Feb. 19, Mar. 23, Apr. 30, May 25, Jun. 25

***Marketing, Advertising & Branding***

**Cost: \$64/\$74      Time: 9:00am 'til 4:00pm**

Dates: Feb. 5, Apr. 7, Jun. 9

***The ABC's of Selling (New)***

**Cost: \$64/\$74      Time: 9:00am 'til 4:00pm**

Dates: Dec. 9, Jan. 29, Mar. 31, May 19

**More SCORE  
Workshops:**

**Call: (619) 557-7272**

***Financing Your Business***

**Cost: \$64/\$74      Time: 9:00am ‘til 3:30pm**

Dates: Jan. 13, Mar. 5, May 5

***QuickBooks Basic***

**Cost: \$64/\$74      Time: 9:00am ‘til 4:00pm**

Dates: Jan. 8, Feb. 16, Mar. 12, Apr. 20, May 21, Jun. 22

***QuickBooks Advanced***

**Cost: \$64/\$74      Time: 9:00am ‘til 4:00pm**

Dates: Dec. 15, Feb. 23, Apr. 27, Jun 4

***Internet Marketing***

**Cost: \$64/\$74      Time: 9:00am ‘til 1:00 p.m.**

Dates: Jan. 20, Mar. 17, May 7

**Ask about the Entrepreneur Series – Saves you up to \$193 on 7 workshops. Also, ask about the monthly Women’s Business Breakfast Roundtables in both North County – Third Friday each month (except March, November & December) and Mission Valley – Fourth Friday each month (except March, November & December).**

**SBDC**

If you are experiencing problems in growing or expanding your business, in addition to receiving free counseling from SCORE, you may receive free consulting services from one of the Small Business Development Centers (SBDCs) in San Diego & Imperial Counties. The SBDC program is a cooperative effort between the education community, state, local and federal governments and diverse areas of the private sector. Its purpose is to further economic development through the provision of management and technical assistance to small businesses. SBDCs provide current and prospective business owners with counseling, management training, conferences, referrals and reference libraries. The following is a listing of SBDCs located in San Diego and Imperial Counties:

<b>San Diego District Small Business Development Centers</b>		
Southwestern College Small Business Development and International Trade Center 900 Otay Lakes Road Building 1600 Chula Vista, CA 91910 (619) 482-6391 <a href="http://www.sbditc.org">www.sbditc.org</a>	Southwestern College Satellite Imperial Valley Small Business Development Center 301 North Imperial Avenue, Suite B El Centro, CA 92243 (760) 312-9800 <a href="http://www.ivsbdc.org">www.ivsbdc.org</a>	North San Diego Small Business Development Center 1823 Mission Avenue Oceanside, CA 92054 (760) 795-8740 <a href="http://www.sandiegosmallbiz.com">www.sandiegosmallbiz.com</a>

## WOMEN'S BUSINESS PROGRAMS

Helping women become successful entrepreneurs is an important goal for the SBA. To be considered “woman-owned”, a small business must be 51 percent or more owned and operated by one or more women. SBA does not offer a certificate declaring your business “woman-owned”, but to find out more about which agencies do, contact our resource partner, the [Contracting Opportunities Center](#) at (619) 285-7020. Funded by the Department of Defense, their services are free to you, and include classes on how to contract with numerous federal agencies and large businesses, and “bid-matching” services for their members.

To help accomplish this, SBA developed the Women's Network for Entrepreneurial Training, or WNET. WNET is responsible for presenting networking opportunities for women business owners, places where they can share their experiences with each other and receive business management training at the same time. In conjunction with SCORE we offer two Women's Roundtable Breakfasts each month, one in North County and one in Mission Valley. Register online at [www.score-sandiego.org](http://www.score-sandiego.org) or call SCORE at (619) 557-7272. We also sponsor an evening Roundtable Networking forum with a speaker once each month in the North Park/Hillcrest area. Call San Diego Women Inc. (619) 491-1583 for more information. Approximately thirty women business owners participate in each program, with plenty of time for networking and sharing concerns and solutions. An online affiliate of WNET is the Online Women's Business Center, accessible at [www.onlinewbc.gov](http://www.onlinewbc.gov). The SBA in conjunction with National University now offers the Women's Business Center of California (WBCC), located in Mission Valley. Visit the WBCC website at [www.wbcc.natuniv.edu](http://www.wbcc.natuniv.edu) or call (619) 563-7118 for more information.

While SBA does not have a special loan program for women in business - and offers **no grants** of any kind for starting or managing a business - they have worked closely with local lenders to be sure women entrepreneurs are well served by the loans available. In recent years, SBA has worked specifically to offer more of the “smaller” loans (typically those under \$150,000) to small business owners. This trend should especially help women business owners, as they typically need smaller amounts of money to start their businesses. With special incentives to lenders for making loans under \$150,000 (SBA will guarantee up to 85 percent of the loan, instead of the typical 75 percent), these loans are expected to become easier to access.

If you are interested in contracting with the federal government, you will find many programs in SBA's Minority Enterprise Division. SBA is conducting special outreach to women business owners to help government agencies

meet the President's goal of five percent of federal contracting going to women-owned businesses. Certification programs include SBA's [8\(a\) program](#) to help existing small businesses ease into federal contracting, and the SDB, or Small Disadvantaged Business program to help businesses that may not qualify for 8(a)'s stringent certification requirements still participate in the lucrative federal market. Online, self-entry programs include CCR, where you enter your own data and update it as your capabilities increase.

Women business owners are also encouraged to expand their businesses to include international trade. SBA often sponsors "Matchmaker" trade missions overseas, designed to introduce the U.S. business owner directly to potential customers in other countries. Check our website, [www.sba.gov](http://www.sba.gov), often to keep abreast of upcoming missions.

Opportunities abound for women business owners today! Be sure you are connected with all the right connections. Start with the SBA!

## GOVERNMENT CONTRACTING

### What SBA Does

The [Office of Government Contracting \(GC\)](#) works to create an environment for maximum participation by small, disadvantaged, and woman-owned businesses in federal government contract awards and large prime subcontract awards. GC advocates on behalf of small business in the federal procurement world.

Under the Small Business Act, federal agencies conduct a variety of procurements that are reserved exclusively for small business participation. These transactions are called "small business set-asides" and include the Small Business Reserve, Set-Asides above the simplified acquisition threshold, the Small Business Competitiveness Demonstration Program, the Very Small Business Set-Aside Pilot Program, and the [HUBZone](#) Empowerment Contracting Program.

GC administers several programs and services that assist small businesses in meeting the requirements to receive government contracts, either as prime contractors or subcontractors. These include the Certificate of Competency, the Non-Manufacturer Rule Waiver, and the Size Determination programs. The office also oversees CCR database operations and special initiatives such as the Women's Procurement program, the Procurement Awards program, and the Annual Joint Industry/SBA Procurement Conference.

### Contracting Opportunities

The Government Contract Division of SBA assists clients by identifying contract opportunities with other federal agencies. It is necessary for you to

**with  
Federal Agencies**

contact each agency with which you want to do business. Each federal agency has a Small and Disadvantaged Business Utilization Specialist (SADBU) who will help you to do business with their agency. For a listing of area SADBUs and general procurement information, request a procurement package from the SBA or visit Dept. of Defense at <http://www.acq.osd.mil/>

For More Information visit the SBA's Office of Government Contracting Home Page at: <http://www.sba.gov/gc>

or contact Linda Coakley, PCR

U.S. SBA Government Contracting Office

550 West "C" Street, Suite 550

San Diego, CA 92101-3500

(619) 557-7250 x1153 or [linda.coakley@sba.gov](mailto:linda.coakley@sba.gov)

**Pro-Net (now CCR)**

<http://www.ccr.gov/>

**Procurement  
Marketing and Access  
Network*****SBA, OMB, GSA and DOD Work Together to Integrate PRO-Net and CCR Database and Simplify Contracting Process for Small Businesses*****A Search Engine  
A Marketing Tool**

The U.S. Small Business Administration, the Department of Defense, the Office of Management and Budget and the General Services Administration have taken steps to simplify the federal contracting process by creating an integrated database of small businesses that want to do business with the government.

The integration of PRO-Net and DOD's Central Contractor Registration (CCR) databases has created one portal for entering and searching small business sources. This integration assists small businesses with marketing their goods and services to the federal government. **The integration began on Jan 1, 2004.**

The CCR/PRO-Net linkage was part of a comprehensive strategic effort to transfer PRO-Net's functions to the E-Gov Business Partner Network (BPN) in order to simplify government-wide vendor registration. The network is part of the Integrated Acquisition Environment (IAE), one of the e-government initiatives under the President's Management Agenda. IAE is carrying out OMB's mandate for new processes to streamline federal acquisition by creating common integrated business processes for buyers and sellers in the federal marketplace. The network incorporates DOD's CCR database. Registration in CCR is now a requirement for federal contracts. **On Jan 1, 2004, CCR assumed all of PRO-Net's search capabilities and functions. Small businesses will no longer need to manually register in both PRO-Net and CCR.**

This merger was another step toward the goals to unify common systems and ensure that data need only be entered once and then reused.

Procuring agencies and contracting officers who relied on *PRO-Net* as the authoritative source for vendors that are certified in SBA's 8(a) Business Development program, HUBZone Empowerment Contracting Program and Small Disadvantaged Business program will now access this information through CCR. To conduct market research and confirm eligibility for SBA's procurement preference programs, users can now go to the CCR Web site at <http://www.ccr.gov/> and click on the "Dynamic Small Business Search" button. All of the search options and information that existed in *PRO-Net* will now be found at the CCR Dynamic Small Business Search site.

Within SBA, *PRO-Net* has been superseded by the Small Business Source System (SBSS), an internal database of firms certified by SBA under the 8(a) Business Development and HUBZone programs, and as Small Disadvantage Businesses. The SBSS will populate those fields in CCR. The SBSS will automatically review the NAICS codes supplied by a firm and perform calculations against each NAICS code size standard to determine which NAICS codes the firm qualifies as a small business, based on employment and revenue information entered into CCR. Firms will update their records via the CCR Update Web page and should follow the links and directions found there. This automated review of a firm's size is being done to determine if it is eligible to be included in the SBSS and does not affect, in any way, the self-representation requirement for Federal procurement.

**For more information, please visit the CCR Web site at <http://www.ccr.gov/>, or contact Tina Johnson at (202) 205-7338 or by e-mail at [tina.johnson@sba.gov](mailto:tina.johnson@sba.gov).**

## MINORITY ENTERPRISE PROGRAMS

### **8(a) Business Development**

The SBA's 8(a) Program, named for a section of the Small Business Act, is a business development program created to help small disadvantaged businesses compete in the American economy and access the federal procurement market.

The overall program goal is to graduate companies that will thrive in a competitive business environment. Participants receive specialized business training, counseling, marketing assistance and high-level executive development. Participants may also receive help accessing surplus government property and supplies, SBA-guaranteed loans, and surety bond assistance.

A company's participation is divided into two phases spanning nine years – a four-year developmental stage and a five-year transition stage.

**Benefits of Participation**

Participants can receive sole-source contracts, up to \$3 million for goods and services and \$5 million for manufacturing. While helping participants build competitive and institutional know-how, the SBA also encourages them to participate in competitive acquisitions.

Acquisition policies encourage federal agencies to award a certain percentage of their contracts to small disadvantaged businesses. To speed up the award process the SBA has signed partnership agreements with 25 federal agencies allowing them to contract directly with certified 8(a) companies.

Recent regulatory changes permit 8(a) businesses to form both joint ventures and teams to bid on contracts. This enables participants to perform larger prime contracts and overcome the effects of contract bundling – the practice of combining of two or more contracts together into one large contract. Bundled contracts are often too large for small businesses to perform.

Program goals require 8(a) participants to maintain both commercial and government contracts.

**Eligibility Requirements**

The applicant must be owned and controlled by socially and economically disadvantaged individuals. Under Public Law 85-536, the Small Business Act, certain groups are presumed to be socially disadvantaged, including African Americans, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans.

Other individuals must show through a preponderance of evidence that they are socially disadvantaged due to race, ethnicity, gender, physical handicap, or residence in an environment isolated from the main stream of American society. In order to meet the test for economic disadvantage, an individual must have a net worth of less than \$250,000, after excluding the individual's equity in the firm and equity in the primary residence.

Applicants must also meet the SBA's small business size standards, be in business for at least two years prior to application, display reasonable potential for success and be of good character.

**How to Apply**

You may apply to the 8(a) Program through any SBA district office. Application forms and program regulations are also available on the SBA Web Site at [www.sba.gov/8abd](http://www.sba.gov/8abd).



**Other Assistance**

The SBA Mentor-Protégé Program can help participants to compete successfully for federal contracts through private-sector relationships that address the developmental needs of protégé businesses. The program helps participants tap into the expertise and capital of 8(a) graduates and other businesses. Additionally, protégés can receive:

Technical and management assistance,  
Subcontracting support,  
Help in bidding on prime contracts through joint venture arrangements, and  
Financial assistance in the form of equity or loans.

*Mentors can own equity interest of up to 40 percent in a protégé business to help it raise capital.*

**To apply, contact any SBA district office. For more information, call (202) 205-6118.  
San Diego District Office, 550 West “C” Street, Suite 550, San Diego, CA 92101  
[Ming Yee](#), Contract Specialist (619) 557-7250 ext. 1145**

**8(a) BD Workshop held monthly call Ming Yee for details.**

## Access SBA Information Electronically

**SBA Home Page:**

[www.sba.gov](http://www.sba.gov)

Be sure to check out our home page. It offers detailed information on all SBA programs and services, including local resources; other business services; access to SBA OnLine, ACE-Net, PRO-Net and the U.S. Business Advisor; and SBA Classroom, an online vehicle for reading articles, taking courses and researching small business issues. The SBA home page also links to many outside resources on the World Wide Web.

**SBA OnLine:**

**Gopher://www.sbaonline  
.sba.gov**

SBA OnLine is an electronic bulletin board that provides information about the agency's programs and services for starting and running a small business. It also includes many SBA publications. Accessed by modem (9600, n, 8, 1), it operates 23 hours a day, seven days a week, and is updated daily. You can access SBA OnLine by dialing 1-800-697-4636 (limited access) or 1-900-463-4636 (full access). The number for the Washington, D.C., metropolitan area is 200-401-9600.

**SBA Answerdesk****E-mail:**

[answerdesk@sba.gov](mailto:answerdesk@sba.gov)

A computerized, toll-free, telephone message system, the SBA Answer Desk provides you with information about starting or running a business and how to get assistance. You can access the Answer Desk toll-free 24 hours a day, seven days a week at 1-800 U ASK SBA. Operators are available to answer your questions Monday through Friday from 9 a.m. to 5 p.m. Eastern time.

**Online Women's****Business Center:**

[www.onlinewbc.org](http://www.onlinewbc.org)

This state-of-the-art Web site offers women information about business principles and practices, management techniques, networking, industry new, market research, technology training, and information about the many SBA services and resources available to them. Special features include interactive mentoring and individual counseling; topic forums; newsgroups; information in Spanish, Russian and several other languages; and a data resource guide with a state-by-state listing of the professional services women need to start and build their businesses.

**U.S. Business Advisor:**

[www.business.gov](http://www.business.gov)

This Web site provides a one-stop shopping link for small businesses to information and services provided by the federal government. It supplies easy online access to many of the most frequently asked questions about businesses and the federal government. It also provides interactive tools that can be used to find solutions to situations involving the environment, health and safety, and permits you to download many of the forms necessary for regulatory compliance.

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## Selecting Outside Advisors

Successful business owners often cite the use of outside advisors, both professional and informal, as being a key ingredient in the growth and success of their businesses. They also stress the importance of following the advice given them. In addition, entrepreneurs also speak of the isolation they feel as a result of focusing 25-hours a day on the business as being overwhelming.

### **Professional Advisors**

Professional advisors include attorneys, accountants or bookkeeping services, insurance representatives or brokers, lenders, marketing consultants, and management consultants--all of whom have to be paid for their services. Free advisors include those in SBA-sponsored programs like SCORE, WBC and the SBDC. Their advice is based on years of experience in actually running their own small businesses.

### **Choosing the Right Advisor:**

By now you are probably beginning to realize that it is impossible for you to be expert in all the aspects of managing your business. That's where advisors come into the picture. Here are some simple guidelines to follow in choosing the right advisor for your business:

1. Be prepared. Have materials and questions well organized.
2. Make sure that the advisor chosen is familiar with your industry if not your specific type of business. Obtain referrals from other business owners, chambers, etc. At a very minimum, ask any advisor you choose for references and follow through in checking them.
3. Obtain an appointment (oftentimes free consultations are offered) and discuss your business with them to determine if their services and fees match your needs.
4. Pay particular attention to their depth of experience. Your small business is not the place where you want them to obtain on-the-job training. Understand, however, that you are buying their experience and training and not just their time, so be prepared to "pay for what you get."
5. Make sure you feel comfortable with them and confident in their discretion, integrity and concern for your business. You want the advisor who will explain their findings and potential impact on your

business as opposed to the advisor who hands or mails you a report.

6. Shop around; interview several until you find the ones who meet your requirements and budget limitations.
7. Once selected, keep them informed of the developments (both good and not so good) in your business. Supply complete information; a true picture of the situation and your business ensures the best possible advice.

## **BUSINESS ORGANIZATIONS**

There are several business organizations that will be of benefit to you throughout the life of your business by providing support to you personally as well as to your business. We recommend that you start investigating them and attending their meetings as soon as possible--even before you actually open the doors to your business. Try many on until you find the ones with which you feel most comfortable. After that, become a full and active participant.

### **Business and Trade Organizations**

Business and Trade Organizations are an invaluable source of information and assistance. There are thousands of associations covering virtually every industry, so the chances are good that you will find one that fits your type of business. Check with your local reference library, another good advisor, for assistance. Two helpful references are the *American Encyclopedia of Associations* and *Ayers' Dictionary of Trade Associations*. Many associations have regional (and sometimes local) chapters. Most have newsletters for their members. At the very least subscribe to the newsletters. This is one of the few sources for obtaining information directly related to your business. Some of the information you can expect to obtain from a trade association includes:

- New equipment and technology related to your business;
- Seminars, conferences and trade fairs for your industry;
- Statistical and business ratio information (i.e., what percentage of your sales should be allocated to advertising, salaries, equipment, inventory, etc.)
- Effective marketing and advertising strategies for your industry.

### **Networking Groups and Organizations**

Networking Groups and Organizations come in various types, but most are beneficial to you in avoiding the isolation we discussed as well as in obtaining timely information and answers to your questions. The more you participate, the more beneficial the relationship. Meetings of business

groups and networking organizations are usually listed in the local business paper and a less comprehensive listing can be found in major newspapers. As with any other support service, shop around until you find the group that best addresses your needs.

### **Chambers of Commerce**

Chambers of Commerce provide information on local activities and trends in your area that impact your business, business education programs, and opportunities for you to network with other entrepreneurs operating businesses in your area. This is also a good source for obtaining information on upcoming business activities in your area. Larger chambers even offer their membership insurance plans, discounts on major purchases, seminars, focus groups and roundtable discussions.

## **CHAMBERS OF COMMERCE**

**\*Free On-Site SCORE Counseling at this chamber**

Online Counseling: [www.score.org](http://www.score.org)

### **Alpine**

P.O. Box 69  
Alpine, CA 91903  
[www.alpinechamber.com](http://www.alpinechamber.com)  
(619) 445-2722

### **Bonsall**

P.O. Box 1142  
Bonsall, CA 92003-1142  
[www.bonsallchamber.org](http://www.bonsallchamber.org)  
(760) 630-1933

### **Borrego Springs**

P.O. Box 420  
Borrego Springs, CA 92004  
[www.borregosprings.org](http://www.borregosprings.org)  
(800) 559-5524

### **Brawley**

P.O. Box 218  
Brawley, CA 92227-0218  
[www.brawleychamber.com](http://www.brawleychamber.com)  
(760) 344-3160

### **British-American**

1250 Sixth Avenue, Suite 100  
San Diego, CA 92101  
(619) 452-5700

### **Cardiff by the Sea**

PO Box 552  
Cardiff, CA 92007  
[www.cardiffbythesea.org/chamber](http://www.cardiffbythesea.org/chamber)  
(760) 436-0431

### **Carlsbad\***

5934 Priestly Drive  
Carlsbad, CA 92008  
[www.carlsbad.org](http://www.carlsbad.org)  
(760) 931-8400

### **Chula Vista\***

233 Fourth Avenue  
Chula Vista, CA 91910  
[www.chulavistachamber.org](http://www.chulavistachamber.org)  
(619) 420-6603

### **Clairemont/Bay Park**

4203 Genesee Avenue, #103-122  
San Diego, CA 92117  
[clairemont.com/chamber](http://clairemont.com/chamber)  
(619) 491-4444

### **Coronado**

1313 Ynez Place  
Coronado, CA 92118-2941  
[www.coronado.ca.us](http://www.coronado.ca.us)

(619) 435-9260

### **Del Mar Regional**

1104 Camino del Mar, #1  
Del Mar, CA 92014  
[www.delmarchamber.org](http://www.delmarchamber.org)  
(858) 975-5484

### **Diamond Gateway**

PO Box 500682  
San Diego, CA 92150  
[www.dgchamber.org](http://www.dgchamber.org)  
(619) 484-2800

### **East County Regional\***

201 South Magnolia Avenue  
El Cajon, CA 92020  
[www.eastcountychamber.org](http://www.eastcountychamber.org)  
(619) 440-6161

### **El Centro**

P.O. Box 3006  
El Centro, CA 92244  
[www.elcentrochamber.com](http://www.elcentrochamber.com)  
(760) 352-3681

**Encinitas\***

138 Encinitas Blvd  
Encinitas, CA 92024  
www.encinitasca.org  
(800) 953-6041  
(760) 753-6041

**Escondido\***

720 North Broadway  
Escondido, CA 92025  
www.escondidochamber.org  
(760) 745-2125

**Fallbrook**

233-A East Mission Road  
Fallbrook, CA 92028  
www.fallbrookca.org  
(760) 728-5845

**Golden Triangle**

P.O. Box 927729  
San Diego, CA 92192  
(858) 453-2212

**Imperial Beach**

170 Palm Avenue  
Imperial Beach, CA 91932  
www.IB-Chamber.com  
(619) 424-3151

**Julian**

P.O. Box 413  
Julian, CA 92036  
www.julianca.com  
(760) 765-1857

**Lakeside**

9924 Vine Street  
Lakeside, CA 92040  
www.lakesideca.com  
(619) 561-1031

**Lemon Grove**

PO BOX 1076  
Lemon Grove, CA 92046  
www.lemongrovechamber.com  
(619) 469-9621

**National City**

901 National City Blvd.  
National City, CA 91950  
www.nationalcitychamber.org  
(619) 477-9339

**Oceanside**

928 North Coast Highway  
Oceanside, CA 92054  
www.oceansidechamber.com  
(760) 722-1534

**Old Town San Diego**

PO BOX 82686  
San Diego, CA 92138-2686  
www.oldtownsd.com  
(619) 291-4903

**Otay Mesa**

9163 Siempre Viva Road #12  
Otay Mesa, CA 92154  
www.otaymesa.org  
(619) 661-6111

**Pacific Beach**

PO Box 99183  
San Diego, CA 92109  
(619) 272-4300

**Peninsula**

P.O. Box 7018  
San Diego, CA 92167  
(619) 223-9767

**Poway\***

13381 Poway Road  
Poway, CA 92064  
www.poway.com  
(858) 748-0016

**Ramona**

960 Main Street  
Ramona, CA 92065-1934  
www.romonachamber.com  
(760) 789-1311

**Rancho Bernardo\***

11650 Iberia Place, Suite 220  
San Diego, CA 92128  
www.ranchobernardochamber.com  
(858) 487-1767

**San Diego Regional**

402 West Broadway, Ste 1000  
San Diego, CA 92101-3585  
www.sdchamber.org  
(619) 544-1300

**San Diego County Black**

1727 North Euclid Avenue  
San Diego, CA 92105-5414  
(619) 262-2121

**San Diego County Hispanic\***

1250 Sixth Avenue #550  
San Diego, CA 92101  
www.sdchcc.com  
(619) 702-0790

**San Marcos\***

939 Grand Avenue  
San Marcos, CA 92069  
sanmarcoschamber.com  
(760) 744-1270

**Santee\***

10315 Mission Gorge Road  
Santee, CA 92071  
www.santee-chamber.org  
(619) 449-6572

**San Ysidro**

663 East San Ysidro Blvd.  
San Ysidro, CA 92173  
www.sanysidrochamber.org  
(619) 428-1281

**Solana Beach**

PO Box 623  
Solana Beach, CA 92075  
www.solanabeach.com  
(858) 755-4775

**Spring Valley\***

3322 Sweetwater Springs Blvd.,  
Suite 202  
Spring Valley, CA 91977  
www.springvalleychamber.org  
(619) 670-9902

**Valley Center**

P.O. Box 793  
Valley Center, CA 92082-  
(760) 749-8472

**Vista\***

127 Main Street  
Vista, CA 92084  
www.vistachamber.org  
(760) 726-1122

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## SMALL BUSINESS RESOURCES

### COUNTY OF SAN DIEGO - [www.co.san-diego.ca.us](http://www.co.san-diego.ca.us)

**Air Pollution Control**

9150 Chesapeake Drive  
San Diego, CA 92123-1096  
Permit - General Info.  
(858) 650-4700  
Small Business Assistance  
(858) 650-4706

**Fictitious Business Name**

**Assessor/Recorder/Clerk**  
1600 Pacific Highway, Rm. 260  
San Diego, CA 92101  
(619) 237-0502  
North County  
334 Via Vera Cruz, Suite 150  
San Marcos, CA 92069  
(760) 940-6858

**Environmental Health Services  
(Food Handling)**

1255 Imperial Avenue, 3rd Floor  
San Diego, CA  
(619) 338-2222  
Other locations throughout the  
county use website above or  
government section of the White  
Pages for the location nearest to  
you.

**Health Department**

1700 Pacific Highway  
San Diego, CA  
(619) 515-6770

**Office of Trade & Bus.  
Development**

visit the website above

**Property Tax ( Rate Info.)**

**Assessor/Recorder/Clerk**  
1600 Pacific Highway, Rm. 103  
San Diego, CA 92101  
(619) 236-3771

**East County** (619) 401-5700

**North County** (760) 940-6868

**South County** (619) 498-2200

**Kearny Mesa** (858) 505-6262

**Zoning Regulations (County)  
Planning & Land Use Dept.**

5201 Ruffin Road, Suite B  
San Diego, CA 92123  
(858) 565-5981  
(888) 267-8770 Toll Free

### STATE OF CALIFORNIA - [www.ca.gov](http://www.ca.gov) – also see [www.calgold.ca.gov](http://www.calgold.ca.gov)

**CA Alcoholic Beverage Control**

1350 Front Street, Room 5056  
San Diego, CA 92101  
(619) 525-4064  
North County  
334 Via Vera Cruz, Suite 204  
San Marcos, CA 92069  
(760) 471-9702

**CA Board of Equalization  
Seller's Resale Permit**

1350 Front Street, Suite 5047  
San Diego, CA 92101-3698  
**Business Office** (619) 525-4526  
**Tax Information** (619) 525-4485  
North County  
334 Via Vera Cruz #107  
San Marcos, CA 92069-2694  
(760) 510-5850

**CA Contractors Licenses**

5280 Carroll Canyon Road,  
Suite 250  
San Diego, CA 92121  
1 (800) 321-2752

**CA Employment Development  
Dept. - Employer Payroll Tax**

3110 Camino Del Rio South,  
Suite 100  
San Diego, CA 92108  
(888) 745-3886 Toll Free

**CA Export Finance Office**

6 Centerpointe, Suite 760  
La Palma, CA 90623  
(714) 562-5519

**San Diego Regional Office**

750 "B" Street, Suite 1620  
San Diego, CA 92101-8122  
(619) 645-2492

**CA Franchise Tax Board**

7575 Metropolitan Dr.,  
Suite 201  
San Diego, CA 92108  
1 (800) 852-5711

**CA Industrial Relations Dept.  
Workers Compensation  
Division**

1350 Front Street, Rm. 3047  
San Diego, CA 92101-3690  
(619) 525-4206  
Disability Unit (714) 558-4627  
Information & Assistance on  
Benefits (714) 558-4597

**CA Industrial Relations Dept.  
CAL/OSHA - Occupational  
Safety**

7807 Convoy Court, Suite 406  
San Diego, CA 92111  
**Consultation** 1-800-963-9424

**CA Industrial Relations Dept.  
Labor Standards Enforcement**  
7575 Metropolitan Drive  
Suite 210  
San Diego, CA 92123  
(619) 220-5451  
(415) 703-4774 Wage Hotline

**CA Insurance Fund  
Information  
(Workers Compensation)**  
P.O. Box 85488  
San Diego, CA 92186-5488  
(858) 552-7000  
CA Dept. of Insurance Consumer  
Hotline  
(800) 927-HELP

**Minimum Wage/ Working  
Conditions  
(Division of Industrial Welfare)  
Compulsory Workmen's  
Compensation  
(Division of Labor Standards)**  
7575 Metropolitan Dr.  
Room 210  
San Diego, CA 92108  
(619) 220-5451

**CA Southern  
(Small Business Development  
Corp.)**  
600 "B" Street, Suite 2450  
San Diego, CA 92101  
(619) 232-7771

**CA State Department of  
Community Care Licensing**  
7575 Metropolitan Dr., Ste. 109  
San Diego, CA 92108-4402  
**Residential Licensing**  
(619) 767-2300  
**Childcare Licensing**  
(619) 767-2200

**Disadvantaged, Minority &  
Women Business Enterprise  
Certification  
Padilla & Associates**  
2725 Congress Street, Ste. 1-D  
San Diego, CA  
(619) 725-0843  
Fax: (619) 725-0854  
**DBE, MBE & WBE Program  
Info.**  
[www.dot.ca.gov/hq/bep](http://www.dot.ca.gov/hq/bep)

**Secretary of State –  
Incorporating**  
1350 Front Street, Suite 2060  
San Diego, CA 92101-3690  
(619) 525-4113

## **FEDERAL AGENCIES**

**US Business Advisor has links to many Federal Agencies - [www.business.gov](http://www.business.gov)**

**Copyrights  
Register of Copyrights  
Library of Congress**  
Washington, DC 20540  
Forms Hotline (202) 707-9100  
Office (202) 707-3000

**Dept. of Agriculture**  
332 S. Juniper St., Suite 110  
Escondido, CA 92025-4941  
(760) 347-3675  
177 N Imperial Avenue  
El Centro, CA 92243-2808  
(760) 352-4418  
[www.usda.gov](http://www.usda.gov)

**Food & Drug Administration**  
4510 Executive Drive, Suite 225  
San Diego, CA 92121  
(858) 550-3850

**Immigration & Naturalization  
(INS) Office of Bus. Liaison**  
(800) 357-2099  
Forms: (800) 870-3676  
Fax: (202) 305-2523  
[www.ins.usdoj.gov](http://www.ins.usdoj.gov)

**Federal Information Center**  
(800) 688-9889  
(800) 326-2996 TTY

**Internal Revenue Service  
Income Tax Information  
Employer ID Number**  
880 Front Street, First Floor,  
Suite 1295  
San Diego, CA 92188  
**Tax Information**  
1 (800) 829-1040  
**Forms & Publications**  
1 (800) 829-3676  
North County  
1 Civic Center Drive  
San Marcos, CA 92069

**SBA Answer Desk  
(Washington, D.C.)**  
1 (800) 827-5722



**SBA Telefacts  
Information Line (San Diego)**  
(619) 557-7250

**Social Security Information**  
880 Front Street  
San Diego, CA 92188  
1 (800) 772-1213  
North County  
1305 Union Plaza Court  
Oceanside, CA  
1 (800)772-1213  
**See Gov't section of the  
White pages for more locations**

**U.S. Dept. of Commerce  
International Trade  
Administration**  
6363 Greenwich Drive  
Suite 230  
San Diego, CA 92122  
(619) 557-5395

**U.S. Dept. of Labor  
Wage & Hour Division**  
5675 Ruffin Road, Suite 320  
San Diego, CA 92123-5378  
(619) 557-5606

**U.S. Export Assistance Center**  
One World Trade Center,  
Suite 1670  
Long Beach, CA 90831  
(310) 980-4550

**U.S. Patent &  
Trademark Office**  
2021 South Clark Place  
Arlington, VA  
1 (800) 786-9199  
(703) 308-4357  
**Trademark Assistance Center**  
(703) 308-9000

**U.S. Treasury Dept./U.S Customs  
Import/Customs Information**  
610 Ash Street, Suite 1200  
San Diego, CA 92102  
(619) 557-5360 x100

## OTHER RESOURCES

**Accion San Diego  
Financial Assistance for  
Small Businesses**  
1250 6th Avenue, 10th Floor  
San Diego, CA  
(619) 685-1380  
[www.accion.org](http://www.accion.org)

**Better Business Bureau**  
5050 Murphy Canyon Road, Suite  
110  
San Diego, CA 92123  
Information/Complaints  
(858) 496-2131  
[www.bbb.org](http://www.bbb.org)

**CA Chamber of Commerce**  
P.O. Box 1736  
Sacramento, CA 95812-1736  
1 (800) 331-8877  
[www.calchamber.com](http://www.calchamber.com)

**CDC Small Business Finance  
Corp.** at Liberty Station  
(former Naval Training Center)  
2448 Historic Decatur Road #200  
San Diego, CA 92106  
(619) 291-3594

**Contracting Opportunities  
Center (COC)**  
4007 Camino Del Rio South,  
Ste 210  
San Diego, CA 92108  
(619) 285-7020  
[www.ptac-sandiego.org](http://www.ptac-sandiego.org)

**East County Economic  
Development Corp. Council**  
4700 Spring Street, Suite 308  
La Mesa, CA 91941  
(619) 462-3312  
[www.eastcountyedc.org](http://www.eastcountyedc.org)

**Economic Development  
Corporation**  
**One-Stop Early Permitting  
Assistance**  
401 "B" Street, Suite 1100  
San Diego, CA 92101  
(619) 234-8484  
(888) 886-TEAM  
[www.sandiegobusiness.org](http://www.sandiegobusiness.org)

**Electronic Commerce Resource  
Center (ECRC)**  
5333 Mission Center Road Suite  
210  
San Diego, CA 92108  
1 (800) 400-4207  
[www.sdecrc.com](http://www.sdecrc.com)

**Emerging Business Center  
San Diego Regional Chamber of  
Commerce**  
402 West Broadway,  
Suite 1000  
San Diego, CA 92101  
(619) 544-1355  
[www.ebcsandiego.org](http://www.ebcsandiego.org)

**Employee Training Institute  
(ETi)**  
Camille Currier  
3443 Camino del Rio South, Suite  
308  
San Diego, CA 92108  
(619) 624-2272  
[www.workplace-eti.com](http://www.workplace-eti.com)

**Health Insurance Plan of  
California**  
1 (800) 447-2937

**Imperial Valley SBDC**

301 No. Imperial Ave, Suite B  
El Centro, CA 92243  
(619) 312-9800  
www.ivsbdc.org

**Lawyer Referral & Information Service**

**of S.D. County Bar Association**  
1333 7th Avenue  
San Diego, CA  
(800) 464-1529  
www.sdcba.org

**Nonprofit Management Solutions Training Institute**

8265 Vickers, Suite C  
San Diego, CA 92111  
(858) 292-5702

www.npsolutions.org

**North San Diego Small Business Development Center (SBDC) - Mira Costa College**

1823 Mission Avenue  
Oceanside, CA 92054  
(760) 795-8740  
www.sandiegosmallbiz.com

**San Diego Foundation (Grant Library)**

San Diego National Bank Bldg.  
1420 Kettner Blvd. #500  
San Diego, CA 92101  
(619) 235-2301  
www.sdfoundation.org

**San Diego Public Library**

(Downtown) (8th & E)  
820 "E" Street  
San Diego, CA 92101  
(619) 236-5800  
www.sandiego.gov/public-library/

**San Diego Unified Port District**

3165 Pacific Highway  
San Diego, CA 92101-1128  
(619) 686-6200  
www.portofsandiego.org

**Service Corps of Retired Executives (SCORE)**

550 West "C" Street, Suite 550  
San Diego, CA 92101-3500  
(619) 557-7272  
www.score-sandiego.org

**Small Business Development & International Trade Center (SBD&ITC)**

**Southwestern College**  
900 Otay Lakes Road,  
Bldg. 1600  
Chula Vista, CA 91910  
(619) 482-6391  
www.sbditec.org

**South San Diego County Economic Development Corporation**

1200 "A" Avenue  
National City, CA 91950  
(619) 336-2474  
www.sandiegosouth.com

**Southeastern Economic Development Corp. (SEDC)**

995 Gateway Center Way, #300  
San Diego, CA 92102  
(619) 527-7345

**Tijuana Economic Development Council**

416 West San Ysidro Blvd., Suite L, TMB 330  
San Ysidro, CA 92173  
(0115266) 863952

**Uniform Code Council, Inc. (Universal Product Code)**

7887 Washington Village Dr.  
Suite 300  
Dayton, Ohio 45459  
(937) 435-3870  
www.uc-council.org

**Women's Business Center of California (WBCC)**

4121 Camino del Rio South,  
Suite 24  
San Diego, CA 92108  
(619) 563-7118  
wbcc.nu.edu

**World Trade Center of San Diego**

1250 6th Avenue, Suite 100  
San Diego, CA 92101  
(619) 615-0868  
www.wtcsd.org

**The U.S. Small Business Administration does not, in any way, endorse the above listed organizations or companies' products or services.**

**LOCAL CITY OFFICES** (alphabetical order) 1/28/2005**CARLSBAD****City Administration**

1635 Faraday Avenue  
Carlsbad, CA 92008  
www.ci.carlsbad.ca.us

**Building Permit**

(760) 602-2700

**Business License**

(760) 602-2495

**CARLSBAD** Continued**Fire Marshal**

1635 Faraday Avenue  
Carlsbad, CA 92008  
(760) 602-4660

**Sign Permit and****Zoning Information**

(760) 602-4600

**CARLSBAD** Continued**Water Utility**

5950 El Camino Real  
Carlsbad, CA 92008  
(760) 438-2722

**Operations:**

btrou@ci.carlsbad.ca.us

**Administration:**

twilt@ci.carlsbad.ca.us

**CHULA VISTA*****City Administration***

276 Fourth Avenue  
Chula Vista, CA 91910  
[www.ci.chula-vista.ca.us](http://www.ci.chula-vista.ca.us)

***Building Permit***

(619) 691-5272

***Business License***

(619) 691-5051

***Economic Development Services***

(619) 691-5047

***Fire Department***

(619) 691-5055

***Sign Permit and Zoning Information***

(619) 691-5101

***Water Utility***

***(East of 805)***

***Otay Municipal******Water District***

10595 Jamacha  
Spring Valley, CA 91977  
(619) 691-5024

***Water Utility***

***(West of 805)***

***Sweetwater Authority***

505 Garrett Avenue  
Chula Vista, CA 91910  
Planning (619) 420-1413

**CORONADO*****City Administration***

1825 Strand Way  
Coronado, CA 92118  
[www.coronado.ca.us](http://www.coronado.ca.us)

***Building Inspection***

(619) 522-7331

***Business License***

(619) 522-7320

***Economic Development Department***

Director: Kevin Ham  
1224 10th Street, Suite 103  
Coronado, CA 92118

***Fire Department***

1001 Sixth Street  
Coronado, CA 92118  
(619) 522-7374

***Sign Permit and Zoning Information***

(619) 522-7326

Fax: (619) 435-6009

**CORONADO Continued*****Water Utility – California******American Water District***

1019 Cherry Avenue  
Imperial Beach, CA 91932  
(619) 575-1105

**DEL MAR*****City Administration***

1050 Camino Del Mar  
Del Mar, CA 92014  
[www.delmar.ca.us](http://www.delmar.ca.us)

***Building Permit***

***(Contracted through the County)***

5201 Ruffin Road, Suite B  
San Diego, CA 92123

(858) 565-5920

***Business License***

(858) 755-9354 ext. 30

***Fire Department***

2200 Jimmy Durante Blvd.  
Del Mar, CA 92014

(858) 755-1522

***Sign Permit and******Zoning Information***

(858) 755-9337 ext. 17

***Water Utility***

(858) 755-9354 ext. 29

**EL CAJON*****City Administration***

200 East Main Street  
El Cajon, CA 92020  
[www.ci.el-cajon.ca.us](http://www.ci.el-cajon.ca.us)

***Building Permit***

(619) 441-1727

***Business License***

(619) 441-1669

***Fire Department***

100 Lexington  
El Cajon, CA 92020  
(619) 441-1600

***Sign Permit and******Zoning Information***

(619) 441-1741

***Water Utility******Helix Water District***

8111 University Avenue  
La Mesa, CA 91941  
(619) 466-0585

**ENCINITAS*****City Administration***

505 South Vulcan Avenue  
Encinitas, CA 92024-3633  
[www.ci.encinitas.ca.us](http://www.ci.encinitas.ca.us)

***Building Permit***

(760) 632-2730

***Business License***

(760) 633-2606

***Economic Development***

505 South Vulcan Avenue  
Encinitas, CA 92024

***Fire Department***

505 South Vulcan Avenue  
Encinitas, CA 92024

(760) 633-2800

***Sign Permit and******Zoning Information***

(760) 633-2722

***Water Utility******San Dieguito******Water District***

(760) 633-2600

**ESCONDIDO*****City Administration***

201 North Broadway  
Escondido, CA 92025  
[www.ci.escondido.ca.us](http://www.ci.escondido.ca.us)

***Building Permit***

(760) 839-4647

***Business License***

(760) 839-4659

***Economic Development & Office of Permit Assistance***

(760) 839-4563

***Sign Permit and******Zoning Information***

(760) 839-4671

***Water Utility***

(760) 839-4657

**IMPERIAL BEACH*****City Administration***

825 Imperial Beach Blvd.  
Imperial Beach, CA 91932  
[www.cityofib.com](http://www.cityofib.com)

***Building Permit***

(619) 628-1356

***Business License***

(619) 628-1365

**IMPERIAL BEACH** Continued***Fire Department***

865 Imperial Beach Blvd.  
Imperial Beach, CA 91932  
(619) 423-8223

***Sign Permit and  
Zoning Information***

(619) 628-1356

***Water Utility******California American******Water District***

1019 Cherry Avenue  
Imperial Beach, CA 91932  
(619) 575-1105

**LA MESA*****City Administration***

8130 Allison Avenue  
La Mesa, CA 91941  
www.cityoflamesa.com

***Building Permit***

(619) 667-1176 or  
(619) 667-1380

***Business License***

(619) 667-1114

***Fire Department***

8054 Allison Avenue  
La Mesa, CA 91941  
(619) 667-1355

***Sign Permit and  
Zoning Information***

(619) 667-1177

***Water Utility Helix Water District***

7811 University Avenue  
La Mesa, CA 91941  
(619) 667-6231

**LEMON GROVE*****City Administration***

3232 Main Street  
Lemon Grove, CA 91945  
www.ci.lemon-grove.ca.us

***Business License,******Sign Permit and  
Zoning Information***

(619) 825-3800

***Fire Department***

7853 Central Avenue  
Lemon Grove, CA 91945  
(619) 670-0500

**LEMON GROVE** Continued***Water Utility******Helix Water District***

8111 University Avenue  
La Mesa, CA 91941  
(619) 466-0585  
helix@hwd.com

**NATIONAL CITY*****City Administration***

1243 National City Blvd.  
National City, CA 91950  
www.ci.national-city.ca.us

***Building Permit***

(619) 336-4210

***Business License***

(619) 336-4200

***Fire Department***

333 East Sixteenth Street  
National City, CA 91950  
(619) 336-4550

***Sign Permit and  
Zoning Information***

(619) 336-4310

***Water Utility******Sweetwater Authority***

505 Garrett Avenue  
Chula Vista, CA 91910  
(619) 420-1413

**OCEANSIDE*****City Administration***

300 North Coast Highway  
Oceanside, CA 92054  
(760) 435-3065  
www.ci.oceanside.ca.us

***Building Permit***

(760) 435-3950

***Business License***

(760) 435-3878

***Fire Department***

(760) 435-4100

***Sign Permit and  
Zoning Information***

(760) 435-3520

***Water Utility***

(760) 435-5800

**POWAY*****City Administration***

13325 Civic Center Drive  
Poway, CA 92064  
www.ci.poway.ca.us

***Building Permit***

(858) 679-4288

***Business License***

(858) 679-4217

***Fire Department***

(858) 679-4340

***Sign Permit and  
Zoning Information***

(858) 679-4296

***Water Utility***

(858) 679-4230

**SAN DIEGO*****City Administration***

202 "C" Street  
San Diego, CA 92101  
(619) 236-5555  
www.sannet.gov

***Building/Construction  
Permit***

(619) 446-5000

***Business Tax Certificate***

(Business License)

City Treasurer

1200 Third Avenue

San Diego, CA 92101

Recorded Information:

(619) 615-1500

***Office of Small Business***

Ask about your local

Community Service Center

1250 Sixth Avenue, 10th Flr.

San Diego, CA 92101

(619) 685-1390

***Construction Plan and******Permit Records***

(619) 446-5200

***Development Services******Department***

1222 First Avenue, MS 301

San Diego, CA 92101

(619) 446-5000

www.sannet.gov

**SAN DIEGO** Continued***Economic Development Services***

202 "C" Street  
 San Diego, CA 92101  
 (619) 236-6039  
[www.ci.san-diego.ca.us](http://www.ci.san-diego.ca.us)

***Fire Department***

1010 2nd Avenue, Suite 300  
 San Diego, CA 92101  
 (619) 533-4300

***Food Establishment******Waste Water Discharge (FEWD)***

9150 Topaz Way  
 San Diego, CA 92101  
 (858) 654-4188

***Planning Department***

(619) 235-5200

***Police Regulated Businesses***

San Diego Police Department  
 Vice Administration Office  
 1401 Broadway, MS735  
 San Diego, CA 92101  
 (619) 531-2250

***San Diego City Schools******Revere Center******(Work Permits for Minors)***

6735 Gifford Way  
 San Diego, CA  
 (858) 627-7355  
 Note: Check with applicable  
 city school district if outside  
 San Diego

***Sign Permit and******Zoning Information***

1222 First Avenue  
 San Diego, CA 92101  
 (619) 446-5000

**SAN MARCOS*****City Administration***

1 Civic Center Drive  
 San Marcos, CA 92069  
[www.san-marcos.net](http://www.san-marcos.net)

***Building Permit***

(760) 744-1050 ext. 3203

***Business License***

(760) 744-1050 ext. 3102

***Fire Department***

(760) 744-1050 ext. 3402

**SAN MARCOS*****Sign Permit and******Zoning Information***

(760) 744-1050 ext. 3233

***Water Utility***

201 Vallecitos de Oro  
 San Marcos, CA 92069  
 (760) 744-0460

**SANTEE**

City Administration  
 10601 Magnolia Avenue  
 Santee, CA 92071  
[www.ci.santee.ca.us](http://www.ci.santee.ca.us)

***Building Permit***

(619) 258-4100 ext. 154

***Business License***

(619) 258-4100 ext. 144

***Fire Department***

(619) 258-4100 ext. 204

***Sign Permit and******Zoning Information***

(619) 258-4100 ext. 170

***Water Utility******Padre Dam Municipal******Water District***

10887 Woodside Drive  
 Santee, CA 92071  
 (619) 448-3111

**SOLANA BEACH*****City Administration***

635 South Highway 101  
 Solana Beach, CA 92075  
[www.ci.solana-beach.ca.us](http://www.ci.solana-beach.ca.us)

***Building Permit***

(858) 20-2440

***Business License***

(858) 720-2460

***Fire Department***

500 Lomas Santa Fe Drive

Solana Beach, CA 92075

(858) 720-2410

***Sign Permit and******Zoning Information***

(858) 720-2440

***Water Utility******Santa Fe Irrigation District***

P.O. Box 409

Rancho Santa Fe, CA 92067

(858) 756-2424

**VISTA*****City Administration***

600 Eucalyptus Avenue  
 Vista, CA 92085-1988  
[www.ci.vista.ca.us](http://www.ci.vista.ca.us)

***Building Permit***

(760) 639-6108

***Business License***

(760) 639-6174

***Fire Department***

175 North Melrose Drive

Vista, CA 92083

(760) 726-2144

***Sign Permit and******Zoning Information***

(760) 639-6100

***Water Utility******Vista Irrigation District***

202 West Connecticut Ave.

Vista, CA 92083

(760) 724-8811

## NEWSLINE

The San Diego District Office is now producing a Quarterly Newsletter. This newsletter is intended to provide SBA's clients, lenders and resource partners with information updates on SBA programs, special events, success stories and more. The Newsletter has been posted to our web site and is available at our homepage located at <http://www.sba.gov/ca/sandiego/> under the "What's New" section.

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